Cash-Flow Scenarios for Stretch Code: 2,672 square foot, 3-bedroom home
New construction and gut rehab

Task A – New Home	
HERS Index Modeled in REM/Rate	**60** (energy use 40% below 2006 IECC code)
Improvement Measures (changes relative to base case)	- Conditioned basement - Foundation Walls R10 insulation - Above grade walls R22 insulation - Window U-factor .33 - Attic ceiling R38 cellulose insulation - Slope ceiling R32 cellulose insulation - Infiltration 4 ACH50 - Natural Gas Furnace 94 AFUE, 65kBtuh - Central Air Conditioner 3 ton 15 SEER - Domestic Hot Water .62 natural gas tank - Programmable thermostat - 75% Fluorescent lighting
Improvement Costs	$ 8,103
Mortgage Interest Rate	5%
Loan Term (Years)	30
Annual Incremental Mortgage Payment	$527
Annual Energy Costs	$ 3,103
Annual Energy Savings from Baseline	$1,364
Annual Cash Flow Gain	**$ 837**
Task B – Gut Rehab of Existing Home	
HERS Index Modeled in REM/Rate	**70** (energy use 30% below 2006 IECC code)
Improvement Measures (changes relative to base case)	- Conditioned basement - Grade 1 rigid foundation wall insulation - Grade 1 R12 cellulose wall insulation - Grade 1 R44 cellulose ceiling insulation - Gas boiler .94 AFUE - Gas indirect fire water tank .86 EF - Exhaust only mechanical ventilation - 75% CFL lighting
Improvement Costs	$ 10,168
Mortgage Interest Rate	5%
Loan Term (Years)	30
Annual Incremental Mortgage Payment	$661
Annual Energy Costs	$ 3,363
Annual Energy Savings from Baseline	$ 701
Annual Cash Flow Gain	**$ 40**